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Date of Deposit: October 25, 2001

Attorney Docket No. 21866-013

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#4

DW

12-13-01

Applicant: Richard O'Connell  
Serial No: 09/907,265  
Filed: July 17, 2001  
For: SYSTEM AND METHOD OF VALIDATING AN AUTHORIZED USER  
OF A PAYMENT CARD AND AUTHORIZATION OF A PAYMENT CARD  
TRANSACTION

Examiner: Unassigned  
Art Unit: Unassigned

Box IDS  
Assistant Commissioner for Patents  
Washington, DC 20231

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Group 2100

**TRANSMITTAL LETTER**

Sir:

Transmitted herewith for filing in the above-identified application are the following documents:

1. Statement Filed Pursuant to the Duty of Disclosure Under 37 C.F.R. §§1.56, 1.97 and 1.98;
2. Form PTO 1449 and copies of prior art references; and
3. Return Postcard.

The Commissioner is hereby authorized to credit any overpayment or charge any fee deficiency to Deposit Account No. 50-0311, and reference Attorney Docket No. 21866-013. A duplicate of this sheet is enclosed.

Respectfully submitted,

Carol H. Peters

Registration No. 45,010

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Dated: October 25 2001  
X10/28/01